



Bank Holding Company Performance Report March 31, 2021—FR BHCPR

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BHC Name [COLUMBIA BANK MHC](#)

City/State [FAIR LAWN, NJ](#)

Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [9,037,625](#)

Peer Group Number: [2](#) Number in Peer Group: [146](#)

Number of Bank Subsidiaries: _____

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

- 1 Consolidated assets equal to or greater than \$10 billion
- 2 Consolidated assets between \$3 billion and \$10 billion
- 3 Consolidated assets between \$1 billion and \$3 billion
- 4 Consolidated assets between \$500 million and \$1 billion
- 5 Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
- 6 Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
- 7 Consolidated assets less than \$150 million (valid only prior to March 2003)
- 9 Atypical and second-tier holding companies

Mailing Address:

[COLUMBIA BANK MHC](#)
[19-01 ROUTE 208 NORTH](#)
[FAIR LAWN, NJ 07410](#)

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Summary Ratios

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Average assets (\$000)	8,846,865	8,246,040	8,736,947	7,069,424	6,342,285
Net income (\$000)	13,002	3,805	34,957	30,098	12,274
Number of BHCs in peer group	146	146	147	146	154

	BHC	Peer #	Pct	BHC	Peer #	Pct									
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.48	2.88	21	2.43	3.13	13	2.47	2.96	16	2.43	3.21	14	2.59	3.33	10
+ Non-interest income	0.39	0.98	18	0.30	0.89	13	0.32	0.98	14	0.39	0.90	18	0.32	0.90	12
- Overhead expense	1.60	2.32	10	1.82	2.60	14	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37
- Provision for credit losses	-0.06	0	31	0.46	0.58	48	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53
+ Securities gains (losses)	0	0.01	35	0.02	0.02	71	0	0.02	44	0.03	0.01	88	0	0	69
+ Other tax equivalent adjustments	0	0	44	0	0	83	0	0	86	0	0	46	0	0	45
= Pretax net operating income (tax equivalent)	1.31	1.77	21	0.44	0.88	28	0.87	1.22	26	1.01	1.53	16	0.53	1.55	1
Net operating income	0.59	1.35	4	0.18	0.71	20	0.40	0.97	8	0.43	1.19	3	0.19	1.22	0
Net income	0.59	1.35	4	0.18	0.71	20	0.40	0.97	8	0.43	1.19	4	0.19	1.22	0
Net income (Subchapter S adjusted)		1.59			1.10			1.27			1.41			1.41	
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.32	3.43	37	3.94	4.29	24	3.68	3.78	32	3.97	4.49	14	3.80	4.38	11
Interest expense	0.64	0.35	88	1.30	0.87	88	1	0.57	91	1.36	1.02	83	1.05	0.81	78
Net interest income (tax equivalent)	2.69	3.06	21	2.63	3.36	15	2.68	3.17	16	2.61	3.45	14	2.75	3.58	10
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.10	0.04	78	0.01	0.11	22	0.09	0.11	52	0.09	0.11	52	0.05	0.09	47
Earnings coverage of net loan and lease losses (X)	18.52	4.62	51	238.22	18.72	93	17.28	33.55	41	15.50	22.46	47	16.05	29.27	45
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.16	1.35	32	1.14	1.17	48	1.21	1.35	41	1	0.94	63	1.25	0.94	83
Allowance for loan and lease losses / Total loans and leases	1.16	1.33	34	1.14	1.15	50	1.21	1.33	43	1	0.93	63	1.25	0.93	83
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.10	0.64	8	0.17	0.60	14	0.13	0.67	8	0.12	0.56	11	0.06	0.57	5
30–89 days past due loans and leases / Total loans and leases	0.13	0.23	37	0.57	0.45	65	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57
Liquidity and Funding															
Net noncore funding dependence	6.85	-2.34	78	21.27	10.43	80	7.95	0.77	72	22.30	10.70	85	22.21	13.54	77
Net short-term noncore funding dependence	3.20	-5.85	80	14.15	5.47	79	3.21	-3.25	69	14.92	5.88	85	13.86	8.57	67
Net loans and leases / Total assets	68.08	67.03	48	74.36	71.80	57	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50
Capitalization															
Tier 1 leverage ratio	8.54	9.68	23	9.46	10.30	29	8.95	9.65	33	9.25	10.39	23	11.37	10.37	76
Holding company equity capital / Total assets	6.84	10.24	4	6.51	11.10	4	6.98	10.51	5	5.40	11.37	1	7.79	11.21	5
Total equity capital (including minority interest) / Total assets	11.06	10.30	63	11.56	11.16	60	11.50	10.57	66	12	11.43	58	14.53	11.30	89
Common equity tier 1 capital / Total risk-weighted assets	12.37	12.70	50	12.16	12.03	61	13.09	12.44	66	11.28	12.50	34	15.38	12.37	85
Net loans and leases / Equity capital (X)	9.96	6.73	93	11.43	6.66	97	9.96	6.79	93	13.88	6.55	99	9.44	6.70	92
Cash dividends / Net income	0	19.89	12	0	53.69	10	0	29.42	7	0	25.65	7	0	24.05	9
Cash dividends / Net income (Subchapter S adjusted)		2.97			34.75			39.66			93.20			35.12	
Growth Rates															
Assets	8.69	16.88	24	21.97	9.46	88	7.43	16.11	16	22.39	8.66	88	16.26	9.35	79
Equity capital	14.20	8.37	80	1.41	8.86	17	38.85	8.42	97	-15.19	12.19	1	10.45	12.50	59
Net loans and leases	-0.48	9.10	11	24.96	8.61	90	-0.42	9.99	14	24.66	8.63	89	11.93	10.51	66
Noncore funding	-40.59	-24.64	25	26.24	12.16	71	-35.84	-12.78	20	22.78	4.16	78	42.61	6.76	88
Parent Company Ratios															
Short-term debt / Equity capital	0	0	48	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45
Long-term debt / Equity capital	0	5.73	24	0	4.01	27	0	5.67	25	0	3.86	27	0	3.76	28
Equity investment in subsidiaries / Equity capital	99.97	104.94	36	99.97	104.84	31	99.97	104.49	34	99.97	104.21	36	99.96	104.10	34
Cash from ops + noncash items + op expense / Op expense + dividends	33.33	140.91	23	0	160.07	6	-10	138.81	2	-210	152.31	2	1,970	123.74	98

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	59,063	64,282	256,086	218,480	190,524	-8.12	54.69
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	59,063	64,282	256,086	218,480	190,524	-8.12	54.69
Tax-exempt income on loans and leases.....	0	0	0	0	0		
Estimated tax benefit on income on loans and leases.....	0	0	0	0	0		
Income on loans and leases (tax equivalent).....	59,063	64,282	256,086	218,480	190,524	-8.12	54.69
Investment interest income (tax equivalent).....	8,131	9,394	36,403	39,118	32,485	-13.44	130.34
Interest on balances due from depository institutions.....	103	189	413	594	1,175	-45.50	114.58
Interest income on other earning assets.....	635	1,090	3,661	3,597	2,761	-41.74	59.55
Total interest income (tax equivalent).....	67,932	74,955	296,563	261,789	226,945	-9.37	61.14
Interest on time deposits of \$250K or more	1,086	1,929	6,716	6,526	3,446	-43.70	
Interest on time deposits < \$250K.....	4,940	8,947	31,951	34,333	22,151	-44.79	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	2,851	5,956	16,579	20,691	13,926	-52.13	38.67
Interest on other borrowings and trading liabilities.....	4,107	7,700	24,807	28,098	23,281	-46.66	-17.10
Interest on subordinated debt and mandatory convertible securities	0	280	747	187	0	-100.00	
Total interest expense.....	12,984	24,812	80,800	89,835	62,804	-47.67	19.77
Net interest income (tax equivalent).....	54,948	50,143	215,763	171,954	164,141	9.58	75.46
Non-interest income.....	8,673	6,140	28,327	27,249	20,200	41.25	104.99
Adjusted operating income (tax equivalent)	63,621	56,283	244,090	199,203	184,341	13.04	78.97
Overhead expense.....	35,404	37,488	150,534	126,822	144,130	-5.56	56.16
Provision for credit losses.....	-1,280	9,568	18,448	4,224	6,677		
Securities gains (losses)	0	370	371	2,376	116	-100.00	-100.00
Other tax equivalent adjustments	0	1	1	0	0	-100.00	
Pretax net operating income (tax equivalent).....	28,909	9,014	76,247	71,074	33,650	220.71	129.55
Applicable income taxes	7,866	2,251	18,652	16,362	10,921	249.44	83.57
Tax equivalent adjustments	1	1	3	0	0	0.00	
Applicable income taxes (tax equivalent).....	7,867	2,252	18,655	16,362	10,921	249.33	83.59
Minority interest	8,040	2,957	22,635	24,614	10,455	171.90	
Net income before discontinued operations, net of minority interest	13,002	3,805	34,957	30,098	12,274	241.71	56.48
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	13,002	3,805	34,957	30,098	12,274	241.71	56.48
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	21,042	6,762	57,592	54,712	22,729	211.18	153.24
Investment securities income (tax equivalent).....	8,131	9,394	36,403	39,118	32,485	-13.44	130.34
US Treasury and agency securities (excluding mortgage-backed securities)	157	367	913	2,064	1,631	-57.22	25.60
Mortgage-backed securities	7,385	8,241	32,558	34,152	28,403	-10.39	163.19
All other securities	589	786	2,932	2,902	2,451	-25.06	-1.67
Cash dividends declared.....	0	0	0	0	0		
Common	0	0	0	0	0		
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			
	BHC	Peer # 2	Pct													
Percent of Average Assets																
Interest income (tax equivalent)	3.07	3.22	32	3.64	3.99	20	3.39	3.53	31	3.70	4.19	10	3.58	4.08	11	
Less: Interest expense	0.59	0.33	89	1.20	0.81	86	0.92	0.54	91	1.27	0.95	82	0.99	0.75	78	
Equals: Net interest income (tax equivalent)	2.48	2.88	21	2.43	3.13	13	2.47	2.96	16	2.43	3.21	14	2.59	3.33	10	
Plus: Non-interest income	0.39	0.98	18	0.30	0.89	13	0.32	0.98	14	0.39	0.90	18	0.32	0.90	12	
Equals: adjusted operating income (tax equivalent)	2.88	3.86	9	2.73	4	9	2.79	3.96	13	2.82	4.16	11	2.91	4.27	8	
Less: Overhead expense	1.60	2.32	10	1.82	2.60	14	1.72	2.48	12	1.79	2.59	12	2.27	2.58	37	
Less: Provision for credit losses	-0.06	0	31	0.46	0.58	48	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53	
Plus: Realized gains (losses) on held-to-maturities securities	0	0	50	0	0	48	0	0	48	0	0	48	0	0	49	
Plus: Realized gains (losses) on available-for-sale securities	0	0.01	35	0.02	0.02	71	0	0.02	44	0.03	0.01	88	0	0	69	
Plus: other tax equivalent adjustments	0	0	44	0	0	83	0	0	86	0	0	46	0	0	45	
Equals: Pretax net operating income (tax equivalent)	1.31	1.77	21	0.44	0.88	28	0.87	1.22	26	1.01	1.53	16	0.53	1.55	1	
Less: Applicable income taxes (tax equivalent)	0.36	0.39	39	0.11	0.19	36	0.21	0.27	37	0.23	0.35	17	0.17	0.32	12	
Less: Minority interest	0.36	0	99	0.14	0	98	0.26	0	98	0.35	0	99	0.16	0	98	
Equals: Net operating income	0.59	1.35	4	0.18	0.71	20	0.40	0.97	8	0.43	1.19	3	0.19	1.22	0	
Plus: Net extraordinary items	0	0	50	0	0	50	0	0	50	0	0	50	0	0	49	
Equals: Net income	0.59	1.35	4	0.18	0.71	20	0.40	0.97	8	0.43	1.19	4	0.19	1.22	0	
Memo: Net income (last four quarters)	0.50	1.14	6	0.35	1.06	4	0.40	0.97	7	0.43	1.19	4	0.19	1.22	0	
Net income—BHC and noncontrolling (minority) interest	0.95	1.36	18	0.33	0.71	26	0.66	0.97	18	0.77	1.19	17	0.36	1.22	0	
Margin Analysis																
Average earning assets / Average assets	92.39	94.02	25	92.31	93.22	39	92.15	93.47	33	93.32	93.22	48	94.18	93.23	61	
Average interest-bearing funds / Average assets	70.38	66.69	66	74	71	61	71.25	68.25	62	74	70.66	64	75.60	70.70	67	
Interest income (tax equivalent) / Average earning assets	3.32	3.43	37	3.94	4.29	24	3.68	3.78	32	3.97	4.49	14	3.80	4.38	11	
Interest expense / Average earning assets	0.64	0.35	88	1.30	0.87	88	1	0.57	91	1.36	1.02	83	1.05	0.81	78	
Net interest income (tax equivalent) / Average earning assets	2.69	3.06	21	2.63	3.36	15	2.68	3.17	16	2.61	3.45	14	2.75	3.58	10	
Yield or Cost																
Total loans and leases (tax equivalent)	3.82	4.06	29	4.14	4.75	15	3.99	4.28	27	4.19	4.98	8	4.04	4.85	8	
Interest-bearing bank balances	0.12	0.12	64	1.93	1.24	88	0.25	0.32	33	6.91	2.26	98	0.94	1.88	8	
Federal funds sold and reverse repos		0.13			0.85			0.43			2.02			1.50		
Trading assets		0.18			0.48			0.80			0.49			0.70		
Total earning assets	3.32	3.48	34	3.94	4.23	25	3.68	3.80	34	3.97	4.47	14	3.80	4.33	14	
Investment securities (tax equivalent)	2.05	1.92	63	2.76	2.64	59	2.54	2.32	68	2.86	2.74	61	2.71	2.69	52	
US Treasury and agency securities (excluding mortgage-backed securities)	0.85	1.23	30	2.88	2.63	68	2.43	1.87	74	2.70	2.54	58	2.23	2.20	65	
Mortgage-backed securities	1.75	1.52	70	2.69	2.42	76	2.46	2.05	82	2.77	2.54	79	2.59	2.44	72	
All other securities	2.79	2.93	55	4.22	3.38	80	3.58	3.24	72	4.04	3.80	62	3.92	3.74	63	
Interest-bearing deposits	0.55	0.34	85	1.26	0.98	77	0.92	0.62	85	1.34	1.13	72	0.98	0.85	65	
Time deposits of \$250K or more	1.24	0.98	71	1.84	2.02	30	1.67	1.60	51	1.92	2.13	27	1.67	1.57	56	
Time deposits < \$250K	1.26	0.95	75	2.25	1.79	89	1.95	1.49	89	2.29	1.91	82	1.68	1.42	76	
Other domestic deposits	0.32	0.19	85	0.88	0.69	72	0.55	0.36	83	0.94	0.86	60	0.60	0.64	51	
Foreign deposits		0.88			1.79			1.24			2.53			1.85		
Federal funds purchased and repos		0.12			0.72			0.37			1.23			3.60	1.03	94
Other borrowed funds and trading liabilities	2.18	0.57	89	2.23	0.78	86	2.18	0.55	91	2.46	1.03	84	2.09	2.10	55	
All interest-bearing funds	0.83	0.49	88	1.63	1.14	86	1.30	0.79	93	1.72	1.34	77	1.31	1.06	71	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Non-interest Income and Expenses					
Total non-interest income	8,673	6,140	28,327	27,249	20,200
Fiduciary activities income	0	0	0	0	0
Service charges on deposit accounts - domestic	915	1,522	4,100	4,988	4,342
Trading revenue.....	0	0	0	0	0
Investment banking fees and commissions.....	247	207	830	661	876
Insurance activities revenue.....	1,620	1,231	5,034	4,981	4,297
Venture capital revenue.....	0	0	0	0	0
Net servicing fees	295	290	1,206	1,085	1,187
Net securitization income	0	0	0	0	0
Net gains (losses) on sales of loans, OREO, other assets.....	2,143	748	5,400	781	511
Other non-interest income.....	3,453	2,142	11,757	14,753	8,987
Total overhead expenses	35,404	37,488	150,534	126,822	144,130
Personnel expense.....	22,605	23,474	96,439	81,046	67,110
Net occupancy expense.....	5,181	4,747	18,972	16,022	14,386
Goodwill impairment losses	0	0	0	0	0
Amortization expenses and impairment loss (other intangible assets).....	0	0	0	0	0
Other operating expenses.....	7,618	9,267	35,123	29,754	62,634
Fee income on mutual funds and annuities.....	127	112	447	307	0
Memoranda					
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0
Number of equivalent employees	608	637	603	663	611
Average personnel expense per employee.....	37.18	36.85	159.93	122.24	109.84
Average assets per employee.....	14,550.76	12,945.12	14,489.13	10,662.78	10,380.17

BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	1.46	0.51	82	1.82	0.72	82	1.58	0.51	83	1.13	0.66	79	0	1.69
Overhead expenses / Net Interest Income + non-interest income	55.65	58.74	38	66.61	63.41	63	61.67	61.22	53	63.66	61.79	61	78.19	61.22
Percent of Average Assets														
Total overhead expense	1.60	2.32	10	1.82	2.60	14	1.72	2.48	12	1.79	2.59	12	2.27	2.58
Personnel expense.....	1.02	1.37	16	1.14	1.50	19	1.10	1.42	20	1.15	1.50	19	1.06	1.46
Net occupancy expense.....	0.23	0.28	33	0.23	0.32	23	0.22	0.30	18	0.23	0.32	19	0.23	0.31
Other operating expenses.....	0.34	0.65	6	0.45	0.76	14	0.40	0.73	8	0.42	0.76	9	0.99	0.79
Overhead less non-interest income	1.21	1.31	40	1.52	1.67	36	1.40	1.44	45	1.41	1.65	27	1.95	1.65
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	55.65	56.76	49	66.61	61.62	73	61.67	58.93	67	63.66	59.91	70	78.19	60.51
Personnel expense.....	35.53	33.37	63	41.71	35.22	82	39.51	33.88	85	40.69	34.17	83	36.41	34.42
Net occupancy expense.....	8.14	7.02	67	8.43	7.45	60	7.77	7.04	62	8.04	7.50	58	7.80	7.33
Other operating expenses.....	11.97	16.18	14	16.47	18.43	41	14.39	17.57	24	14.94	17.93	25	33.98	18.28
Total non-interest income	13.63	23.02	22	10.91	20.39	20	11.61	23.45	19	13.68	19.83	29	10.96	20.30
Fiduciary activities income	0	1.92	23	0	1.69	23	0	1.45	22	0	1.61	22	0	1.95
Service charges on domestic deposit accounts	1.44	2.52	32	2.70	3.19	41	1.68	2.67	34	2.50	3.21	39	2.36	3.58
Trading revenue.....	0	0.07	38	0	0.16	45	0	0.10	39	0	0.07	41	0	0.03
Investment banking fees and commissions.....	0.39	0.91	47	0.37	1.14	45	0.34	1.03	42	0.33	0.91	47	0.48	0.85
Insurance activities revenue.....	2.55	0.60	85	2.19	0.52	86	2.06	0.41	88	2.50	0.37	91	2.33	0.46
Venture capital revenue.....	0	0	48	0	0	50	0	0	48	0	0	50	0	0.49
Net servicing fees	0.46	0.81	67	0.52	-0.34	84	0.49	0	81	0.54	0.22	82	0.64	0.52
Net securitization income	0	0	49	0	0	49	0	0	48	0	0	48	0	0.49
Net gain (loss) - sales of loans, OREO, and other assets	3.37	4.38	55	1.33	3.28	52	2.21	5.55	44	0.39	2.27	32	0.28	1.98
Other non-interest income.....	5.43	7.50	40	3.81	7.77	26	4.82	7.76	29	7.41	7.41	54	4.88	7.05
Overhead less non-interest income	42.02	33.65	72	55.70	41.03	84	50.07	34.63	86	49.99	39.47	82	67.23	39.75
Applicable income taxes / Pretax net operating income (tax equivalent).....	27.21	21.42	88	24.97	17.29	80	24.46	20.30	75	23.02	21.51	60	32.45	18.37
Applicable income tax + TE / Pretax net operating income + TE	27.21	23.03	80	24.98	21.44	66	24.47	22.51	63	23.02	23.31	45	32.45	21.35

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2021

Assets

	Dollar Amount in Thousands						Percent Change
		03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	1-Year
Real estate loans	5,406,138	5,753,022	5,433,634	5,712,277	4,649,769	-6.03	46.34
Commercial and industrial loans	817,809	499,378	752,781	486,203	335,738	63.77	339.98
Loans to individuals	1,218	1,739	1,506	1,986	1,107	-29.96	-33.98
Loans to depository institutions and acceptances of other banks	0	0	0	0	0		
Agricultural loans	0	0	0	0	0		
Other loans and leases	0	0	0	0	0		-100.00
Less: Unearned income	0	0	0	0	0		
Loans and leases, net of unearned income	6,225,165	6,254,139	6,187,921	6,200,466	4,986,614	-0.46	60.35
Less: Allowance for loan and lease losses	71,903	71,198	74,675	61,708	62,342	0.99	27.77
Net loans and leases	6,153,262	6,182,941	6,113,246	6,138,758	4,924,272	-0.48	60.83
Debt securities that reprice or mature in over 1 year	1,658,436	1,254,999	1,382,286	1,254,669	1,186,051	32.15	192.10
Mutual funds and equity securities	4,700	2,211	5,288	2,795	1,891	112.57	59.81
Subtotal	7,816,398	7,440,151	7,500,820	7,396,222	6,112,214	5.06	77.78
Interest-bearing bank balances	307,343	50,091	365,830	28,224	5,677	513.57	1362.01
Federal funds sold and reverse repos	0	0	0	0	0		
Debt securities that reprice or mature within 1 year	207,077	134,571	197,385	129,426	108,959	53.88	70.50
Trading assets	0	0	0	0	0		
Total earning assets	8,330,818	7,624,813	8,064,035	7,553,872	6,226,850	9.26	83.53
Non-interest-bearing cash and due from depository institutions	52,347	38,230	57,118	47,315	36,518	36.93	97.39
Premises, fixed assets, and leases	76,790	72,385	75,974	72,967	52,050	6.09	99.63
Other real estate owned	0	0	0	0	92		-100.00
Investment in unconsolidated subsidiaries	0	0	0	0	0		
Intangible and other assets	577,670	579,966	598,063	513,129	374,127	-0.40	121.84
Total assets	9,037,625	8,315,394	8,795,190	8,187,283	6,689,637	8.69	85.65
Quarterly average assets	8,846,865	8,246,040	8,917,427	7,786,044	6,628,882	7.29	82.32
Average loans and leases (YTD)	6,182,061	6,214,548	6,423,160	5,213,534	4,711,159	-0.52	59.32
Memoranda							
Loans held-for-sale	0	0	4,146	0	8,081		-100.00
Loans not held-for-sale	6,225,165	6,254,139	6,183,775	6,200,466	4,978,533	-0.46	60.42
Real estate loans secured by 1–4 family	2,273,426	2,552,663	2,363,737	2,558,262	2,276,190	-10.94	11.49
Commercial real estate loans	3,132,711	3,200,358	3,069,897	3,154,015	2,373,579	-2.11	89.27
Construction and land development	337,764	316,781	328,444	298,684	261,246	6.62	119.25
Multifamily	839,679	887,794	808,276	902,932	702,820	-5.42	86.93
Nonfarm nonresidential	1,955,268	1,995,783	1,933,177	1,952,399	1,409,513	-2.03	85.88
Real estate loans secured by farmland	0	0	0	0	0		
Total investment securities	1,870,213	1,391,781	1,584,959	1,386,890	1,296,901	34.38	170.20
U.S. Treasury securities	35,292	36,156	20,876	35,280	49,301	-2.39	38.97
US agency securities (excluding mortgage-backed securities)	39,499	16,057	9,673	27,107	28,261	145.99	691.09
Municipal securities	16,649	959	16,862	2,284	987	1636.08	137.20
Mortgage-backed securities	1,704,811	1,265,190	1,458,113	1,245,638	1,158,744	34.75	187.55
Asset-backed securities	4,697	4,081	4,670	4,605	4,250	15.09	-26.61
Other debt securities	64,565	67,127	69,477	69,181	53,467	-3.82	22.90
Mutual funds and equity securities	4,700	2,211	5,288	2,795	1,891	112.57	59.81
Available-for-sale securities	1,474,248	1,116,418	1,316,951	1,098,339	1,034,758	32.05	113.00
U.S. Treasury securities	35,292	36,156	20,876	35,280	49,301	-2.39	38.97
US agency securities (excluding mortgage-backed securities)	4,504	6,057	4,673	7,107	4,856	-25.64	-9.79
Municipal securities	16,649	959	16,862	2,284	987	1636.08	137.20
Mortgage-backed securities	1,348,541	1,002,038	1,200,393	979,882	920,006	34.58	127.46
Asset-backed securities	4,697	4,081	4,670	4,605	4,250	15.09	-26.61
Other debt securities	64,565	67,127	69,477	69,181	53,467	-3.82	22.90
Mutual funds and equity securities	0	0	0	0	1,891		-100.00
Held-to-maturity securities appreciation (depreciation)	7,641	13,419	14,370	3,748	-7,301	-43.06	
Available-for-sale securities appreciation (depreciation)	19,603	36,949	39,441	13,694	-16,370	-46.95	374.19
Structured notes, fair value	55,394	43,424	60,127	45,071	31,802	27.57	436.82
Pledged securities	1,000,626	888,669	1,042,679	698,039	419,708	12.60	275.49

Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	453,999	280,542	341,474	256,882	180,764	61.83	51.70
NOW, ATS and transaction accounts	0	0	0	0	0		
Time deposits less brokered deposits < \$250K	1,542,231	1,595,596	1,591,273	1,589,046	1,417,475	-3.34	
MMDA and other savings accounts	4,699,342	3,522,387	4,511,948	3,411,929	2,563,897	33.41	115.23
Other non-interest-bearing deposits	0	0	0	0	0		
Core deposits	6,695,572	5,398,525	6,444,695	5,257,857	4,162,136	24.03	106.96
Time deposits of \$250K or more	334,425	414,156	367,093	424,098	282,842	-19.25	
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	0	0	0	0	0		-100.00
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	475,356	972,812	496,082	1,005,826	759,600	-51.14	579.08
Other borrowings w/remaining maturity over 1 year	240,302	380,406	296,329	377,365	429,580	-36.83	-50.35
Brokered deposits < \$250K	0	0	0	0	0		
Noncore funding	1,050,083	1,767,374	1,159,504	1,807,289	1,472,022	-40.59	-3.37
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	6,958	23,724	6,953	23,831	0	-70.67	-86.50
Other liabilities	285,192	164,466	172,579	115,609	83,232	73.40	382.77
Total liabilities	8,037,805	7,354,089	7,783,731	7,204,586	5,717,390	9.30	81.34
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	0	0	0	0	0		
Common surplus	67,548	0	68,038	0	0		
Retained earnings	662,182	642,187	655,477	553,057	637,729	3.11	39.62
Accumulated other comprehensive income	-72,507	-59,665	-69,625	-68,735	-71,897		
Other equity capital components	-39,381	-41,515	-39,908	-42,119	-44,455		
Total holding company equity capital	617,842	541,007	613,982	442,203	521,377	14.20	41.87
Noncontrolling (minority) interest in subsidiaries	381,978	420,298	397,477	540,494	450,870	-9.12	658482.76
Total equity capital, including minority interest	999,820	961,305	1,011,459	982,697	972,247	4.01	129.56
Total liabilities and capital	9,037,625	8,315,394	8,795,190	8,187,283	6,689,637	8.69	85.65
Memoranda							
Non-interest-bearing deposits	1,523,178	1,079,566	1,387,768	994,555	753,557	41.09	163.30
Interest-bearing deposits	5,506,819	4,733,115	5,424,020	4,687,400	3,691,421	16.35	75.97
Total deposits	7,029,997	5,812,681	6,811,788	5,681,955	4,444,978	20.94	89.60
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	613,982	442,203	442,203	521,377	472,035		
Accounting restatements	0	0	0	0	0		
Net income	13,002	3,805	34,957	30,098	12,274		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	0	0	0	0	0		
Change in other comprehensive income	-2,882	9,070	-890	3,162	-6,487		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	-6,260	85,929	137,712	-112,434	43,555		
Holding company equity capital, ending balance	617,842	541,007	613,982	442,203	521,377		

Percent Composition of Assets

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Real estate loans	59.82	47.52	82	69.19	52.54	87	61.78	48.33	82	69.77	52.67	87	69.51	53.63	83
Commercial and industrial loans	9.05	12.96	32	6.01	11.25	25	8.56	13.47	29	5.94	11.45	23	5.02	11.42	16
Loans to individuals	0.01	2	4	0.02	2.65	7	0.02	2.29	6	0.02	2.71	6	0.02	2.65	5
Loans to depository institutions and acceptances of other banks	0	0	45	0	0	43	0	0	45	0	0	44	0	0	44
Agricultural loans.....	0	0.39	17	0	0.50	16	0	0.43	17	0	0.53	17	0	0.47	18
Other loans and leases.....	0	1.35	20	0	1.37	21	0	1.39	21	0	1.08	22	0	2.64	2
Net loans and leases.....	68.08	67.03	48	74.36	71.80	57	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50
Debt securities over 1 year.....	18.35	14.84	68	15.09	13.39	64	15.72	13.53	64	15.32	13.66	63	17.73	13.20	74
Mutual funds and equity securities	0.05	0.05	69	0.03	0.05	53	0.06	0.05	68	0.03	0.06	55	0.03	0.05	58
Subtotal	86.49	82.50	71	89.47	85.81	78	85.28	83.47	55	90.34	86.76	80	91.37	87.24	83
Interest-bearing bank balances	3.40	8.07	25	0.60	3.70	12	4.16	6.78	38	0.34	2.97	7	0.08	2.30	5
Federal funds sold and reverse repos	0	0.02	39	0	0.04	36	0	0.02	38	0	0.03	36	0	0.01	38
Debt securities 1 year or less	2.29	1.82	68	1.62	2.03	53	2.24	2.03	66	1.58	2.10	54	1.63	2.14	59
Trading assets	0	0.03	38	0	0.05	39	0	0.04	38	0	0.03	38	0	0.02	38
Total earning assets.....	92.18	93.23	32	91.70	92.21	43	91.69	92.98	29	92.26	92.39	51	93.08	92.24	62
Non-interest cash and due from depository institutions.....	0.58	0.99	24	0.46	1.13	14	0.65	1.07	25	0.58	1.14	18	0.55	1.25	17
Other real estate owned.....	0	0.03	13	0	0.04	10	0	0.03	13	0	0.04	10	0	0.04	18
All other assets.....	7.24	5.66	76	7.85	6.58	68	7.66	5.87	79	7.16	6.41	61	6.37	6.39	52
Memoranda															
Short-term investments	5.69	10.52	27	2.22	6.17	16	6.40	9.38	35	1.93	5.36	19	1.71	4.70	22
U.S. Treasury securities.....	0.39	0.20	81	0.43	0.24	78	0.24	0.19	80	0.43	0.29	78	0.74	0.37	83
US agency securities (excluding mortgage-backed securities)	0.44	1.50	36	0.19	1.01	36	0.11	1.28	22	0.33	1.25	40	0.42	1.67	40
Municipal securities	0.18	3.10	22	0.01	2.69	10	0.19	2.96	23	0.03	2.58	10	0.01	2.66	11
Mortgage-backed securities	18.86	9.07	89	15.21	9.31	83	16.58	8.52	87	15.21	9.38	82	17.32	8.73	87
Asset-backed securities	0.05	0.41	66	0.05	0.28	72	0.05	0.35	69	0.06	0.30	72	0.06	0.26	73
Other debt securities	0.71	0.57	68	0.81	0.53	72	0.79	0.60	68	0.84	0.53	72	0.80	0.52	74
Loans held-for-sale.....	0	0.50	8	0	0.45	8	0.05	0.58	23	0	0.39	8	0.12	0.29	60
Loans held for investment	68.88	66.84	53	75.21	71.37	63	70.31	69.07	49	75.73	72.01	64	74.42	73.24	52
Real estate loans secured by 1–4 family	25.16	13.84	85	30.70	16.12	86	26.88	14.47	84	31.25	16.02	87	34.03	16.83	89
Revolving	1.19	1.72	42	1.63	2.22	46	1.33	1.79	45	1.71	2.24	48	1.99	2.43	50
Closed-end, secured by first liens	23.13	11.57	87	27.84	13.19	89	24.60	12.11	85	28.28	13.07	89	30.51	13.60	90
Closed-end, secured by junior liens	0.83	0.24	94	1.23	0.37	94	0.95	0.27	94	1.26	0.37	94	1.53	0.41	94
Commercial real estate loans	34.66	30.69	68	38.49	32.97	69	34.90	30.65	66	38.52	33.26	68	35.48	33.39	61
Construction and land development	3.74	4.24	46	3.81	4.95	40	3.73	4.32	45	3.65	5	36	3.91	4.78	47
Multifamily	9.29	5.14	82	10.68	4.89	87	9.19	5.03	83	11.03	4.76	86	10.51	5.12	83
Nonfarm nonresidential	21.63	19.94	61	24	21.52	67	21.98	19.97	60	23.85	21.85	61	21.07	21.85	45
Real estate loans secured by farmland.....	0	0.82	10	0	0.95	10	0	0.85	11	0	0.95	11	0	0.88	10

Loan Mix and Analysis of Concentrations of Credit

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	86.84	70.12	88	91.99	73	91	87.81	69.38	88	92.13	72.74	91	93.25	72.88	91
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	36.52	20.56	85	40.82	22.54	86	38.20	20.91	85	41.26	22.29	87	45.65	23.13	88
Real estate loans secured by 1–4 family.....	1.72	2.58	42	2.17	3.11	43	1.88	2.61	45	2.25	3.13	46	2.67	3.34	49
Revolving	34.80	17.65	86	38.65	19	90	36.32	17.94	87	39.01	18.71	90	42.97	19.33	90
Closed-end.....	50.32	45.50	68	51.17	46.09	66	49.61	44.23	70	50.87	46.16	63	47.60	45.57	57
Construction and land development.....	5.43	6.33	44	5.07	6.94	36	5.31	6.26	44	4.82	6.97	35	5.24	6.53	43
1–4 family.....	1.03	1.28	55	0.91	1.53	46	1.02	1.14	56	1.23	1.47	56	1.72	1.52	65
Other	4.39	5	48	4.15	5.29	38	4.29	4.94	44	3.59	5.34	33	3.52	4.90	36
Multifamily.....	13.49	7.45	82	14.20	6.63	87	13.06	7.01	84	14.56	6.42	87	14.09	6.76	85
Nonfarm nonresidential	31.41	29.78	53	31.91	30.32	57	31.24	29.04	56	31.49	30.59	55	28.27	30.16	39
Owner-occupied.....	7.28	10.21	29	7.81	10.67	27	7.24	10	29	7.87	10.68	29	5.88	10.31	20
Other.....	24.13	19.18	73	24.10	19.09	73	24	18.53	76	23.61	19.36	74	22.38	19.35	67
Real estate loans secured by farmland.....	0	1.30	10	0	1.39	10	0	1.30	11	0	1.38	11	0	1.27	10
Loans to depository institutions and acceptances of other banks.....	0	0	45	0	0.01	43	0	0	45	0	0	44	0	0	44
Commercial and industrial loans	13.14	19.75	27	7.98	16.08	19	12.17	19.85	27	7.84	16.16	17	6.73	16.21	16
Loans to individuals	0.02	3.22	4	0.03	3.97	6	0.02	3.53	5	0.03	4	6	0.02	3.89	5
Credit card loans	0	0.03	70	0	0.03	32	0	0.03	66	0	0.04	32	0	0.04	32
Agricultural loans.....	0	0.63	17	0	0.74	16	0	0.69	17	0	0.78	17	0	0.69	18
Other loans and leases.....	0	2.07	20	0	1.96	21	0	2.07	21	0	1.48	22	0	3.74	2
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	662.56	470.51	89	686.32	495.64	87	632.22	473.75	85	742.42	493.53	93	573.82	505.61	67
Real estate loans secured by 1–4 family.....	278.62	137.40	87	304.52	152.35	88	275.03	142.34	86	332.49	151.03	89	280.90	161.34	82
Revolving	13.14	17.19	47	16.16	21.20	48	13.56	17.81	47	18.15	21.25	53	16.45	23.52	47
Closed-end.....	265.49	118.05	90	288.36	128.54	90	261.46	122.21	88	314.35	127.10	92	264.46	134.73	87
Commercial real estate loans	383.93	303.98	79	381.79	312.51	73	357.19	302.08	70	409.92	311.74	78	292.92	316.03	42
Construction and land development.....	41.40	42.34	53	37.79	46.61	42	38.22	42.85	48	38.82	46.63	46	32.24	44.92	36
1–4 family.....	7.87	8.34	59	6.82	10.01	47	7.31	7.52	58	9.92	9.52	59	10.55	10.21	62
Other	33.52	33.56	53	30.97	35.67	45	30.90	33.94	48	28.90	35.90	42	21.69	33.75	32
Multifamily.....	102.91	50.28	83	105.91	46.80	86	94.05	48.67	85	117.35	44.76	88	86.73	48.38	82
Nonfarm nonresidential	239.63	199.24	67	238.09	205.18	68	224.93	198.42	62	253.75	206.64	73	173.95	208.15	34
Owner-occupied.....	55.52	67.77	38	58.29	71.52	36	52.12	67.98	36	63.45	71.54	42	36.21	70.68	19
Other	184.11	127.58	80	179.80	129.31	79	172.82	125.78	80	190.30	130.65	81	137.74	134.17	55
Real estate loans secured by farmland.....	0	8.27	10	0	8.74	10	0	8.35	11	0	8.66	11	0	8.13	10
Loans to depository institutions and acceptances of other banks.....	0	0.04	45	0	0.03	43	0	0.03	45	0	0.01	44	0	0.01	44
Commercial and industrial loans	100.23	130.49	35	59.57	107.03	27	87.59	133.93	32	63.19	106.70	31	41.43	107.07	12
Loans to individuals	0.15	19.83	4	0.21	24.64	8	0.18	22.15	6	0.26	24.83	6	0.14	24.45	5
Credit card loans	0.01	0.16	70	0	0.20	32	0	0.20	67	0	0.24	32	0	0.24	32
Agricultural loans.....	0	3.79	17	0	4.59	16	0	4.17	17	0	4.86	17	0	4.49	18
Other loans and leases.....	0	13.48	20	0	13.34	21	0	13.62	21	0	10.25	22	0	25.58	2
Supplemental															
Non-owner occupied CRE loans / Gross loans	43.69	35.09	77	43.97	35.25	76	42.99	34	76	43.49	35.38	75	42.09	35.09	73
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	333.31	234.14	84	328.08	239.50	78	309.53	232.08	78	350.48	239.13	84	259.01	243.62	63
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	388.82	306.16	80	386.37	315.61	72	361.64	304.52	72	413.93	315.15	77	295.22	318.90	42

Liquidity and Funding

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Percent of Total Assets															
Short-term investments	5.69	10.52	27	2.22	6.17	16	6.40	9.38	35	1.93	5.36	19	1.71	4.70	22
Liquid assets	23.67	21.43	61	16.91	16.56	59	21.73	19.32	61	16.90	16.28	61	19.11	15.56	67
Investment securities	20.69	17.29	68	16.74	16.02	60	18.02	16.07	62	16.94	16.41	56	19.39	16.02	70
Net loans and leases	68.08	67.03	48	74.36	71.80	57	69.51	69.27	45	74.98	72.36	58	73.61	73.30	50
Net loans, leases and standby letters of credit	68.10	67.42	46	74.39	72.18	57	69.53	69.67	43	75.02	72.78	57	73.61	73.71	46
Core deposits	74.09	78.51	22	64.92	71.07	25	73.28	76.49	29	64.22	71.61	21	62.22	69.97	20
Noncore funding	11.62	8.68	71	21.25	15.12	74	13.18	10.29	66	22.07	14.61	80	22	16.58	72
Time deposits of \$250K or more	3.70	3.16	65	4.98	4.27	64	4.17	3.37	67	5.18	4.33	69	4.23	4.28	58
Foreign deposits	0	0	48	0	0	48	0	0	48	0	0	48	0	0	49
Federal funds purchased and repos	0	0.55	23	0	0.91	18	0	0.62	23	0	0.77	17	0	0.96	17
Secured federal funds purchased	0	0	49	0	0	47	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold)	0	0.53	31	0	0.86	26	0	0.59	32	0	0.75	25	0	0.97	21
Commercial paper	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Other borrowings w/remaining maturity of 1 year or less	5.26	0.62	93	11.70	2.71	91	5.64	1.06	90	12.29	2.75	94	11.35	3.63	90
Earning assets that reprice within 1 year	17.79	31.55	14	13.98	32.25	6	17.16	31.93	8	15.12	33.16	8	13.43	32.35	8
Interest-bearing liabilities that reprice within 1 year	16.31	13.74	73	16.33	18.02	59	17.11	14.04	75	15.78	18.54	56	16.56	18.20	60
Long-term debt that reprices within 1 year	0	0.05	39	0	0.12	37	0	0.10	38	0	0.15	37	0	0.16	39
Net assets that reprice within 1 year	1.49	16.94	19	-2.35	13.56	19	0.04	17.03	17	-0.66	13.71	20	-3.13	12.98	20
Other Liquidity and Funding Ratios															
Net noncore funding dependence	6.85	-2.34	78	21.27	10.43	80	7.95	0.77	72	22.30	10.70	85	22.21	13.54	77
Net short-term noncore funding dependence	3.20	-5.85	80	14.15	5.47	79	3.21	-3.25	69	14.92	5.88	85	13.86	8.57	67
Short-term investment / Short-term noncore funding	67.31	312.26	19	14.92	85.19	12	70.07	230.45	35	12.50	78.10	14	11.92	62.28	20
Liquid assets - short-term noncore funding / Nonliquid assets	19.93	20.60	53	2.44	7.37	37	16.09	16.27	51	1.80	6.90	40	5.85	4.17	58
Net loans and leases / Total deposits	87.53	80.41	66	106.37	90.71	89	89.75	84.20	63	108.04	90.96	90	110.78	92.88	89
Net loans and leases / Core deposits	91.90	86.22	61	114.53	102.17	73	94.86	91.10	58	116.75	102.55	78	118.31	106.50	70
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	1.03	0.35	77	1.75	0.81	78	1.83	0.88	78	0.53	0.36	73	-0.98	-0.47	22
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	2.63	1.48	73	4.82	2.80	79	5.03	3.63	71	1.93	1.28	72	-2.19	-1.95	38
Structured notes appreciation (depreciation) / Tier 1 capital	0.17	-0.02	92	-0.21	-0.05	13	0.14	0.03	86	0.01	-0.02	78	-0.09	-0.04	14
Percent of Investment Securities															
Held-to-maturity securities	20.92	5.59	85	19.63	6.21	84	16.58	5.36	84	20.60	7.25	83	20.21	10.76	76
Available-for-sale securities	78.83	93.13	16	80.22	92.49	17	83.09	93.39	16	79.19	91.33	17	79.79	88.32	25
U.S. Treasury securities	1.89	1.24	79	2.60	1.66	78	1.32	1.22	77	2.54	2.07	78	3.80	2.08	80
US agency securities (excluding mortgage-backed securities)	2.11	10.18	32	1.15	6.85	32	0.61	8.39	19	1.95	8.16	36	2.18	11	33
Municipal securities	0.89	18.18	17	0.07	16.56	8	1.06	18.61	20	0.16	15.40	10	0.08	16.63	10
Mortgage-backed securities	91.16	54.12	94	90.90	57.75	93	92	54.48	93	89.82	57.07	93	89.35	54.50	93
Asset-backed securities	0.25	2.35	65	0.29	1.61	72	0.29	1.97	68	0.33	1.70	72	0.33	1.54	72
Other debt securities	3.45	3.84	63	4.82	3.74	69	4.38	4.34	65	4.99	3.73	68	4.12	3.75	69
Mutual funds and equity securities	0.25	0.44	63	0.16	0.46	53	0.33	0.44	67	0.20	0.49	55	0.15	0.41	60
Debt securities 1 year or less	11.07	11.82	60	9.67	13.45	49	12.45	13.69	58	9.33	13.55	49	8.40	13.91	49
Debt securities 1 to 5 years	18.27	19.62	54	17.06	22.24	44	19.68	20.49	53	17.57	23.43	40	14.37	23.42	37
Debt securities over 5 years	70.40	64.72	50	73.11	60.11	66	67.54	61.87	51	72.90	58.63	69	77.08	58.36	74
Pledged securities	53.50	40.97	66	63.85	46.13	68	65.79	44.55	72	50.33	43.76	58	32.36	42.20	38
Structured notes, fair value	2.96	0.16	95	3.12	0.05	96	3.79	0.03	97	3.25	0.09	95	2.45	0.15	92
Percent Change from Prior Like Quarter															
Short-term investments	178.57	146.35	66	63.97	42.20	70	257.26	136.94	78	37.52	32.84	65	64.19	16.28	82
Investment securities	34.38	23.84	62	0.92	4.97	44	14.28	16.36	49	6.94	4.80	60	36.49	8.02	89
Core deposits	24.03	27.92	32	24.44	9.29	90	22.57	23.17	54	26.33	9.96	88	0.65	10.40	12
Noncore funding	-40.59	-24.64	25	26.24	12.16	71	-35.84	-12.78	20	22.78	4.16	78	42.61	6.76	88

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)			1,146,351	1,186,159	913,299
Commit: Secured commercial real estate loans	369,326	319,916	302,797	396,393	367,529
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	529	0	0
Securities underwriting	0	0	0	0	0
Standby letters of credit	1,588	3,264	1,613	3,329	0
Commercial and similar letters of credit	7,898	10,470	9,393	8,371	7,004
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	0	0	0	0	0
Written options contracts (interest rate)	0	0	0	0	0
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	762,579	820,243	783,402	763,756	356,645
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						13.03	16.09	33	14.49	16.97	34	13.65	17.31	30	
Standby letters of credit	0.02	0.30	9	0.04	0.34	11	0.02	0.31	8	0.04	0.36	11	0	0.35	2
Commercial and similar letters of credit	0.09	0.01	91	0.13	0.01	95	0.11	0.01	93	0.10	0.01	92	0.10	0.01	92
Securities lent	0	0	49	0	0	50	0	0	49	0	0	49	0	0	50
Credit derivatives - notional amount (holding company as guarantor)	0	0	45	0	0	46	0	0	46	0	0	47	0	0.02	44
Credit derivatives - notional amount (holding company as beneficiary)	0	0	47	0	0	47	0	0	47	0	0	48	0	0.01	46
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	48	0	0	48	0	0.02	46	0	0.01	46	0	0.01	46
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	48	0	0	48	0	0	46	0	0	47	0	0	47
Derivative contracts	8.44	4	76	9.86	4.61	77	8.91	3.72	78	9.33	2.95	84	5.33	6.51	55
Interest rate contracts	8.44	3.89	76	9.86	4.45	77	8.91	3.62	78	9.33	2.87	84	5.33	6.40	55
Interest rate futures and forward contracts	0	0.23	38	0	0.37	35	0	0.20	38	0	0.08	39	0	0.25	22
Written options contracts (interest rate)	0	0.21	37	0	0.42	34	0	0.24	37	0	0.13	36	0	0.26	20
Purchased options contracts (interest rate)	0	0.01	46	0	0.03	44	0	0.03	44	0	0.02	45	0	0.07	40
Interest rate swaps	8.44	2.86	79	9.86	2.93	82	8.91	2.58	83	9.33	2.19	85	5.33	5.18	60
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Futures and forward foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0	47	0	0	47
Written options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (foreign exchange)	0	0	49	0	0	49	0	0	49	0	0	48	0	0	49
Foreign exchange rate swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Equity, commodity, and other derivative contracts	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Commodity and other futures and forward contracts	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Written options contracts (commodity and other)	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Purchased options contracts (commodity and other)	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48
Commodity and other swaps	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)							17.85	24.20	25	22.75	24.81	41	19.39	25.18	29

Derivative Instruments

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	762,579	820,243	783,402	763,756	356,645
Interest rate contracts	762,579	820,243	783,402	763,756	356,645
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	0	0	0	0	0
Written options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	762,579	820,243	783,402	763,756	356,645
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	762,579	820,243	783,402	763,756	356,645
Interest rate contracts	762,579	820,243	783,402	763,756	356,645
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	762,579	735,243	783,401	673,757	356,645
One year or less	75,000	0	40,000	0	0
Over 1 year to 5 years	352,252	299,890	399,708	269,818	250,000
Over 5 years	335,327	435,353	343,693	403,939	106,645
Gross negative fair value (absolute value)	26,534	48,184	42,384	17,512	3,944
Gross positive fair value.....	9,827	21,784	19,425	5,851	1,342
Held for trading.....	0	0	0	0	0
Non-traded.....	9,827	21,784	19,425	5,851	1,342
Current credit exposure on risk-based capital derivative contracts	9,827	21,784	19,425	5,851	1,342
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
	100	99.78	57	100	99.81	59	100	99.50	58	100	99.57	60	100	99.91	54
Percent of Notional Amount															
Interest rate contracts	0	0.19	44	0	0.02	43	0	0.19	43	0	0.14	42	0	0	46
Foreign exchange contracts	0	0	47	0	0.01	46	0	0	47	0	0.07	45	0	0	47
Futures and forwards	0	14.72	14	0	16.76	14	0	15.03	15	0	14.06	16	0	11.75	16
Written options	0	8.58	15	0	14.03	13	0	10.24	13	0	11.73	13	0	11.14	16
Exchange-traded	0	0	50	0	0	48	0	0	50	0	0	48	0	0	49
Over-the-counter	0	8.58	15	0	13.57	13	0	10.24	13	0	10.84	13	0	10.65	16
Purchased options	0	0.99	37	0	1.84	34	0	2.13	33	0	2.45	35	0	1.29	38
Exchange-traded	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
Over-the-counter	0	0.99	37	0	1.82	35	0	2.13	33	0	2.28	36	0	1.22	38
Swaps	100	76.25	89	100	59.14	92	100	71.83	91	100	64.61	90	100	65.42	91
Held for trading	0	19.29	36	0	10.82	36	0	16.03	34	0	15.01	35	0	13.60	38
Interest rate contracts	0	11.28	36	0	12.35	36	0	16.37	34	0	16.17	35	0	12.87	38
Foreign exchange contracts	0	0	47	0	0	47	0	0	47	0	0.11	46	0	0	48
Equity, commodity, and other contracts	0	0	49	0	0	48	0	0	49	0	0	48	0	0	49
Non-traded	100	80.71	63	100	89.18	63	100	83.97	65	100	84.99	64	100	86.40	61
Interest rate contracts	100	80.41	68	100	88.61	68	100	83.02	69	100	84.69	69	100	85.51	64
Foreign exchange contracts	0	0.01	46	0	0.01	45	0	0	45	0	0.01	44	0	0	47
Equity, commodity, and other contracts	0	0	48	0	0	47	0	0	48	0	0.01	47	0	0	48
Derivative contracts (excluding futures and forex 14 days or less)	100	72.89	84	89.64	67.08	57	100	79.60	75	88.22	80.07	47	100	82.85	77
One year or less	9.84	15.10	58	0	15.23	15	5.11	15.52	50	0	15.20	15	0	12.75	13
Over 1 year to 5 years	46.19	18.15	87	36.56	15.99	79	51.02	19.75	88	35.33	22.92	69	70.10	22.66	90
Over 5 years	43.97	34.72	60	53.08	28.82	76	43.87	32.47	58	52.89	34.12	67	29.90	36.28	45
Gross negative fair value (absolute value)	3.48	1.69	90	5.87	3.13	87	5.41	2.84	84	2.29	1.30	80	1.11	0.66	75
Gross positive fair value	1.29	1.70	36	2.66	2.44	54	2.48	2.25	58	0.77	1.14	41	0.38	1.10	17
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.04	0.01	89	0.06	0.02	85	0.05	0.01	87	0.02	0	88	0.01	0.01	65
Gross positive fair value (X)	0.01	0.01	79	0.03	0.01	82	0.02	0.01	83	0.01	0	83	0	0.01	43
Held for trading (X)	0	0	44	0	0	44	0	0	44	0	0	44	0	0	40
Non-traded (X)	0.01	0	86	0.03	0.01	89	0.02	0	91	0.01	0	88	0	0.01	54
Current credit exposure (X)	0.01	0	80	0.03	0.01	84	0.02	0.02	72	0.01	0.01	67	0	0	54
Credit losses on derivative contracts	0	0	50	0	0	49	0	0	48	0	0	50	0	0	49
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
90+ days past due	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other Ratios															
Current credit exposure / Risk-weighted assets	0.17	0.08	79	0.36	0.11	82	0.34	0.27	69	0.10	0.10	65	0.03	0.06	60

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	74,675	61,708	61,708	62,342	58,178
Gross losses	1,524	177	6,172	5,354	3,220
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	32	99	691	496	707
Net losses	1,492	78	5,481	4,858	2,513
Provision for loan and lease losses	-1,280	9,568	18,448	4,224	6,677
Adjustments	0	0	0	0	0
Ending balance	71,903	71,198	74,675	61,708	62,342
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	-0.06	0	31	0.46	0.58	48	0.21	0.38	25	0.06	0.12	35	0.11	0.12	53
Provision for loan and lease losses / Average loans and leases	-0.08	0	31	0.62	0.80	46	0.29	0.53	19	0.08	0.16	32	0.14	0.16	51
Provision for loan and lease losses / Net loan and lease losses	-85.79	-82.10	36	12,266.67	717.14	97	336.58	672.96	38	86.95	142.73	31	265.70	182.69	75
Allowance for loan and lease losses / Total loans and leases not held for sale	1.16	1.35	32	1.14	1.17	48	1.21	1.35	41	1	0.94	63	1.25	0.94	83
Allowance for loan and lease losses / Total loans and leases	1.16	1.33	34	1.14	1.15	50	1.21	1.33	43	1	0.93	63	1.25	0.93	83
Allowance for loan and lease losses / Net loans and leases losses (X)	12.05	72.51	27	228.20	24.62	95	13.62	25.33	44	12.70	17.18	61	24.81	21.35	75
Allowance for loan and lease losses / Nonaccrual assets	1,168.39	373.63	91	678.27	334.63	83	915.58	336.78	89	836.72	315.75	86	2,235.28	285.36	98
ALLL / 90+ days past due + nonaccrual loans and leases	1,168.39	338.15	91	678.27	291.99	85	915.58	293.46	91	836.72	283.41	87	2,235.28	259.30	99
Gross loan and lease losses / Average loans and leases	0.10	0.08	69	0.01	0.15	16	0.10	0.16	40	0.10	0.16	40	0.07	0.15	33
Recoveries / Average loans and leases	0	0.04	10	0.01	0.04	17	0.01	0.04	20	0.01	0.05	18	0.02	0.05	24
Net losses / Average loans and leases	0.10	0.04	78	0.01	0.11	22	0.09	0.11	52	0.09	0.11	52	0.05	0.09	47
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	48	0	0	49	0	0	48	0	0	49	0	0	48
Recoveries / Prior year-end losses	0.52	9.47	7	1.85	9.45	14	12.91	42.12	17	15.40	41.80	22	16.67	51.25	22
Earnings coverage of net loan and lease losses (X)	18.52	4.62	51	238.22	18.72	93	17.28	33.55	41	15.50	22.46	47	16.05	29.27	45
Net Loan and Lease Losses By Type															
Real estate loans	0.03	0	85	0.01	0.02	61	0.03	0.04	59	0.02	0.02	61	0.01	0.01	57
Real estate loans secured by 1–4 family	0.05	0	92	0.01	0.01	65	0.07	0.01	91	0.05	0.02	76	0.02	0.01	64
Revolving	0	-0.01	59	0	0	57	0.05	0	84	0	0.02	27	0	0.02	44
Closed-end	0.05	0	91	0.02	0.02	66	0.07	0.01	88	0.05	0.02	80	0.02	0.01	66
Commercial real estate loans	0.02	0.01	82	0	0.02	35	0	0.05	29	0	0.02	52	0.01	0.01	58
Construction and land development	0	-0.01	63	0	-0.01	59	0	0	34	0	-0.02	41	0	-0.02	35
1–4 family	0	0	54	0	0	53	0	0	50	0	0	54	0	0	54
Other	0	-0.01	61	0	-0.01	60	0	-0.01	31	0	-0.02	37	0	-0.02	35
Multifamily	0	0	95	0	0	56	0	0	51	0	0	56	0	0	50
Nonfarm nonresidential	0.03	0.01	84	0	0.02	28	0	0.07	25	0	0.03	50	0.01	0.02	61
Owner-occupied	0.03	0	91	0	0.01	22	0	0.01	24	0	0.01	26	0	0.01	43
Other	0	0	52	0	0.01	54	0	0.04	23	0.01	0.01	67	0.01	0.01	75
Real estate loans secured by farmland		0			0			0.01			0.01			0	
Commercial and industrial loans	0.52	0.07	87	-0.01	0.23	21	0.50	0.20	84	0.74	0.27	87	0.58	0.18	89
Loans to individuals	0.66	0.54	67	0.23	0.87	20	0.27	0.66	36	0.10	0.74	13	0.45	0.71	46
Credit card loans	0	1.17	23		2.23		0	1.71	15		1.89			1.65	
Agricultural loans		-0.01			0.01			0.01			0.02			0.03	
Loans to foreign governments and institutions															
Other loans and leases		0.10			0.19			0.44			0.14			0.28	

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2021		03/31/2020		12/31/2020		12/31/2019		12/31/2018						
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases		7,940		35,379		24,868		13,265		15,409					
90+ days past due loans and leases		0		0		0		0		0					
Nonaccrual loans and leases		6,154		10,497		8,156		7,375		2,789					
Total past due and nonaccrual loans and leases		14,094		45,876		33,024		20,640		18,198					
Restructured 30–89 days past due		555		2,277		11,881		1,015		760					
Restructured 90+ days past due		0		0		0		0		0					
Restructured nonaccrual		0		1,234		91		0		101					
Total restructured loans and leases		555		3,511		11,972		1,015		861					
30–89 days past due loans held for sale		0		0		0		0		0					
90+ days past due loans held for sale		0		0		0		0		0					
Nonaccrual loans held for sale		0		0		0		0		0					
Total past due and nonaccrual loans held for sale		0		0		0		0		0					
Restructured loans and leases in compliance		44,116		29,369		44,600		21,713		16,045					
Other real estate owned		0		0		0		0		92					
Other Assets															
30–89 days past due		0		0		0		0		0					
90+ days past due		0		0		0		0		0					
Nonaccrual		0		0		0		0		0					
Total other assets past due and nonaccrual		0		0		0		0		0					
Percent of Loans and Leases															
30–89 days past due loans and leases	0.13	0.23	37	0.57	0.45	65	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57
90+ days past due loans and leases	0	0.03	20	0	0.04	15	0	0.04	17	0	0.03	15	0	0.03	14
Nonaccrual loans and leases	0.10	0.58	9	0.17	0.53	15	0.13	0.60	11	0.12	0.48	14	0.06	0.49	6
90+ days past due and nonaccrual loans and leases	0.10	0.63	8	0.17	0.59	14	0.13	0.67	8	0.12	0.54	14	0.06	0.54	6
30–89 days past due restructured	0.01	0	91	0.04	0	95	0.19	0	98	0.02	0	86	0.02	0.01	80
90+ days past due restructured	0	0	46	0	0	47	0	0	45	0	0	45	0	0	43
Nonaccrual restructured	0	0.04	30	0.02	0.04	66	0	0.09	16	0	0.07	8	0	0.10	14
30–89 days past due loans held for sale	0	0	48	0	0	47	0	0	47	0	0	47	0	0	47
90+ days past due loans held for sale	0	0	48	0	0	48	0	0	48	0	0	48	0	0	48
Nonaccrual loans held for sale	0	0	46	0	0	47	0	0	46	0	0	48	0	0	48
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.13	0.23	37	0.57	0.46	65	0.40	0.26	75	0.21	0.31	40	0.31	0.32	57
90+ days past due assets	0	0.03	20	0	0.04	15	0	0.04	17	0	0.03	15	0	0.03	14
Nonaccrual assets	0.10	0.58	9	0.17	0.53	15	0.13	0.60	11	0.12	0.48	14	0.06	0.49	6
30+ days past due and nonaccrual assets	0.23	0.88	10	0.73	1.07	34	0.53	0.95	27	0.33	0.87	14	0.36	0.88	14
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.07	0.43	9	0.13	0.42	14	0.09	0.47	11	0.09	0.39	16	0.04	0.39	7
90+ days past due and nonaccrual assets + other real estate owned	0.07	0.47	8	0.13	0.48	13	0.09	0.52	8	0.09	0.45	13	0.04	0.45	5
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.56	0.49	61	0.51	0.49	55	0.73	0.63	64	0.37	0.56	32	0.29	0.59	21
Allowance for loan and lease losses	70.69	56.71	67	59.19	63.13	52	86.56	72.10	68	48.78	92.08	28	31.58	95.97	15
Equity capital + allowance for loan and lease losses	7.37	4.51	80	6.88	4.23	79	9.39	5.64	81	5.97	4.77	69	3.37	5.09	35
Tier 1 capital + allowance for loan and lease losses	6.23	4.91	65	5.03	4.65	58	7.52	6.21	67	3.91	5.30	38	2.43	5.65	20
Loans and leases + other real estate owned	0.82	0.73	63	0.67	0.68	51	1.04	0.92	65	0.49	0.78	29	0.39	0.82	21

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 2	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.11	0.23	38	0.52	0.43	65	0.40	0.25	76	0.21	0.28	47	0.32	0.29	65
	90+ days past due		0	0.03	26	0	0.03	22	0	0.04	25	0	0.03	24	0	0.03	19
	Nonaccrual.....		0.08	0.61	8	0.10	0.52	8	0.10	0.63	8	0.06	0.45	9	0.04	0.48	5
Commercial and industrial	30–89 days past due		0.22	0.14	72	1.08	0.40	86	0.44	0.15	88	0.22	0.22	60	0.15	0.23	50
	90+ days past due		0	0.01	35	0	0.02	28	0	0.02	31	0	0.02	30	0	0.02	32
	Nonaccrual.....		0.22	0.56	40	0.97	0.73	71	0.39	0.61	47	0.82	0.74	67	0.27	0.61	35
Individuals	30–89 days past due		0.33	0.29	61	0.06	0.59	18	0.27	0.52	41	0.15	0.60	25	0	0.68	6
	90+ days past due		0	0.02	32	0	0.03	29	0	0.02	30	0	0.02	31	0	0.03	31
	Nonaccrual.....		0	0.13	17	0	0.14	15	0	0.14	16	0	0.12	16	0	0.15	14
Depository institution loans	30–89 days past due			0			0			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due			0.09			0.17			0.07			0.10			0.11	
	90+ days past due			0			0			0			0			0.01	
	Nonaccrual.....			0.73			0.62			0.57			0.80			0.46	
Foreign governments	30–89 days past due																
	90+ days past due																
	Nonaccrual.....																
Other loans and leases	30–89 days past due			0.55			0.32			0.67			0.28			0.18	
	90+ days past due			0			0.01			0			0			0	
	Nonaccrual.....			0.26			0.06			0.10			0.04			0.04	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 2	Pct												
Memoranda																
1–4 family	30–89 days past due	0.10	0.36	21	0.97	0.67	75	0.27	0.46	41	0.43	0.53	52	0.52	0.52	61
	90+ days past due	0	0.05	29	0	0.05	27	0	0.06	28	0	0.05	28	0	0.04	22
	Nonaccrual	0.14	0.64	12	0.19	0.60	15	0.17	0.67	10	0.12	0.55	12	0.08	0.61	9
Revolving	30–89 days past due	0.12	0.21	48	0.21	0.45	33	0.10	0.25	43	0.13	0.36	31	0.22	0.36	47
	90+ days past due	0	0.01	41	0	0.02	37	0	0.01	41	0	0.01	37	0	0.02	37
	Nonaccrual	0.17	0.43	40	0	0.37	9	0.14	0.46	32	0	0.34	11	0	0.35	10
Closed-end	30–89 days past due	0.10	0.39	23	1.01	0.69	73	0.28	0.48	41	0.45	0.56	52	0.53	0.54	61
	90+ days past due	0	0.05	31	0	0.05	29	0	0.06	29	0	0.05	29	0	0.05	24
Junior lien	30–89 days past due	0.14	0.66	12	0.20	0.62	16	0.17	0.69	9	0.13	0.57	14	0.08	0.64	14
	90+ days past due	0	0.01	48	0.04	0.03	75	0	0.01	42	0.01	0.02	58	0.02	0.02	60
	Nonaccrual	0	0	45	0	0	41	0	0	44	0	0	41	0	0	38
	Nonaccrual	0.01	0.02	42	0.01	0.04	38	0.01	0.03	44	0	0.03	34	0.01	0.03	40
Commercial real estate	30–89 days past due	0.12	0.14	60	0.16	0.31	42	0.49	0.14	87	0.04	0.15	28	0.13	0.16	56
	90+ days past due	0	0.01	40	0	0.01	33	0	0.02	35	0	0.02	34	0	0.02	31
	Nonaccrual	0.04	0.54	15	0.03	0.43	10	0.04	0.57	14	0.01	0.34	11	0.01	0.41	9
Construction and development	30–89 days past due	0	0.15	26	0.76	0.36	80	0.17	0.16	72	0	0.20	22	0	0.17	21
	90+ days past due	0	0	45	0	0.01	42	0	0.01	43	0	0.01	43	0	0	44
	Nonaccrual	0	0.21	23	0	0.21	20	0	0.21	21	0	0.18	21	0	0.18	21
1–4 family	30–89 days past due	0	0.03	35	0.76	0.09	94	0.17	0.03	89	0	0.05	33	0	0.07	32
	90+ days past due	0	0	48	0	0	46	0	0	46	0	0	47	0	0	48
	Nonaccrual	0	0.01	41	0	0.02	38	0	0.01	42	0	0.01	40	0	0.04	37
Other	30–89 days past due	0	0.10	30	0	0.21	22	0	0.09	30	0	0.12	26	0	0.06	28
	90+ days past due	0	0	46	0	0	44	0	0	44	0	0	44	0	0	45
	Nonaccrual	0	0.14	25	0	0.16	22	0	0.16	23	0	0.14	24	0	0.10	25
Multifamily	30–89 days past due	0.03	0.03	82	0.03	0.11	72	0	0.03	39	0	0.03	38	0.04	0.03	80
	90+ days past due	0	0	47	0	0	46	0	0	47	0	0	46	0	0	46
	Nonaccrual	0.03	0.10	70	0.03	0.04	76	0.03	0.10	69	0.03	0.03	78	0	0.04	34
Nonfarm non-residential	30–89 days past due	0.18	0.15	66	0.13	0.28	42	0.75	0.14	92	0.06	0.13	39	0.21	0.17	70
	90+ days past due	0	0.01	42	0	0.02	35	0	0.02	38	0	0.02	37	0	0.02	34
	Nonaccrual	0.04	0.68	14	0.03	0.55	13	0.05	0.73	12	0	0.36	10	0.01	0.52	11
Owner Occupied	30–89 days past due	0.10	0.04	80	0.06	0.13	43	0	0.05	36	0.06	0.06	58	0.02	0.08	44
	90+ days past due	0	0	44	0	0.01	38	0	0.01	40	0	0.01	40	0	0	38
	Nonaccrual	0	0.24	7	0.03	0.23	22	0	0.27	6	0	0.19	15	0	0.20	17
Other	30–89 days past due	0.08	0.09	66	0.07	0.12	54	0.75	0.06	95	0	0.05	18	0.18	0.07	81
	90+ days past due	0	0	46	0	0.01	43	0	0	44	0	0.01	41	0	0.01	39
	Nonaccrual	0.04	0.32	39	0	0.22	12	0.05	0.33	40	0	0.14	14	0.01	0.22	31
Farmland	30–89 days past due		0.11		0.25			0.08			0.21				0.09	
	90+ days past due		0.01		0.02			0			0.01				0	
	Nonaccrual		1.38		1.20			1.19			1.06				0.49	
Credit card	30–89 days past due	0	0.64	21		0.92		0	1.02	19		0.87			1.03	
	90+ days past due	0	0.14	30		0.27		0	0.22	27		0.18			0.26	
	Nonaccrual	0	0.01	46		0.02		0	0.02	46		0			0.07	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018	
Common Equity Tier 1 Capital									
Common stock plus related surplus	28,167		-41,515		28,131		-42,119		-44,455
Retained earnings	662,182		642,187		655,477		553,057		637,729
Accumulated other comprehensive income (AOCI)	-72,507		-59,665		-69,625		-68,735		-71,897
Common equity tier 1 minority interest	118,189		202,046		162,053		229,001		132,049
Common equity tier 1 capital before adjustments/deductions	736,031		743,053		776,036		671,204		653,426
Common Equity Tier 1 Capital: Adjustments/Deductions									
Less: Goodwill, intangible assets, and deferred tax assets	88,602		70,025		89,929		70,266		8,450
Accumulated other comprehensive income-related adjustments	-72,507		-59,665		-69,625		-68,735		-72,510
Other deductions from common equity tier 1 capital	0		0		0		0		0
Subtotal:	719,936		732,693		755,732		669,673		717,486
Adjustments and deductions for common equity tier 1 capital	0		0		0		0		0
Common equity tier 1 capital	719,936		732,693		755,732		669,673		717,486
Additional Tier 1 Capital									
Additional tier 1 capital instruments and related surplus	7,217		7,217		7,217		7,217		0
Non-qualifying capital instruments	0		0		0		0		0
Tier 1 minority interest not included in common equity tier 1 capital	16,895		27,140		21,825		30,817		30,484
Additional tier 1 capital before deductions	24,112		34,357		29,042		38,034		30,484
Less: Additional tier 1 capital deductions	0		0		0		0		0
Additional tier 1 capital	24,112		34,357		29,042		38,034		30,484
Tier 1 Capital	744,048		767,050		784,774		707,707		747,970
Tier 2 Capital									
Tier 2 capital instruments and related surplus	0		16,600		0		16,600		0
Non-qualifying capital instruments	0		0		0		0		0
Total capital minority interest not included in tier 1 capital	24,716		34,454		30,484		44,080		29,763
Allowance for loan and lease losses in tier 2 capital	72,454		71,472		72,189		61,782		58,372
Exited advanced approach eligible credit reserves									
Unrealized gains on AFS preferred stock classified as equity									211
Tier 2 capital before deductions	97,170		122,526		102,673		122,462		88,346
Exited advanced approach tier 2 capital before deductions									
Less: Tier 2 capital deductions	0		5,000		0		5,000		0
Tier 2 capital	97,170		117,526		102,673		117,462		88,346
Exited advanced approach tier 2 capital									
Total capital	841,218		884,576		887,447		825,169		836,316
Exited advanced approach total capital									
Total Assets for Capital Ratios									
Average total consolidated assets, adjusted	8,846,865		8,246,040		8,917,427		7,786,044		6,628,882
Less: Deductions from common equity tier 1 capital	88,602		70,026		89,929		70,267		8,449
Less: Other deductions	46,497		67,971		54,428		68,752		44,516
Total assets for leverage ratio	8,711,766		8,108,043		8,773,070		7,647,025		6,575,917
Total risk-weighted assets	5,820,666		6,026,817		5,772,087		5,937,752		4,665,933
Exited advanced approach total RWA									
Capital Ratios									
Common equity tier 1 capital, column A	12.37	11.14	55	12.16	10.41	65	13.09	10.91	70
Common equity tier 1 capital, column B	0	0	50	0	0	50	0	0	50
Tier 1 capital, column A	12.78	11.77	51	12.73	11.09	59	13.60	11.60	64
Tier 1 capital, column B	0	0	50	0	0	50	0	0	50
Total capital, column A	14.45	13.63	44	14.68	12.51	67	15.37	13.45	61
Total capital, column B	0	0	50	0	0	50	0	0	50
Tier 1 leverage	8.54	9.68	23	9.46	10.30	29	8.95	9.65	33
Supplementary leverage ratio, advanced approaches HCs									

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0		
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0		
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0		
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0		
Total insurance underwriting net income			0			0			0			0				0		
Total property and casualty			0			0			0			0				0		
Total life and health			0			0			0			0				0		
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			1,620			1,231			5,034			4,981				4,297	31.60	86.21
Other insurance activities income			1,620			1,231			5,034			4,981				4,297	31.60	86.21
Insurance and reinsurance underwriting income			0			0			0			0				0		
Premiums			0			0			0			0				0		
Credit related insurance underwriting			0			0			0			0				0		
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				0		
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			234,294			212,833			232,824			211,415				184,488	10.08	68.02

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	48	0	0	48	0	0	48	0	0	48	0	0	0	48	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets	0	50			60			50			60				66.67			
Insurance underwriting assets (L/H) / Total insurance underwriting assets	50			40			50			40				33.33				
Separate account assets (L/H) / Total life assets	0			0			0			0				0			0	
Insurance activities revenue / Adjusted operating income	2.55	0.60	85	2.19	0.52	86	2.06	0.41	88	2.50	0.37	91	2.33	0.46	89			
Premium income / Insurance activities revenue	0	0.04	46	0	0	47	0	0.01	47	0	0.03	47	0	0	0	48		
Credit related premium income / Total premium income		100			100			100			100				50			
Other premium income / Total premium income		0			0			0			0				50			
Insurance underwriting net income / Consolidated net income	0	0	48	0	0	48	0	0	49	0	0	48	0	0	48			
Insurance net income (P/C) / Equity (P/C)		28.44			32.87			19.85			37.86				72.25			
Insurance net income (L/H) / Equity (L/H)																		
Insurance benefits, losses, expenses / Insurance premiums		82.49			52.20			-40.91			132.57				116.87			
Reinsurance recovery (P/C) / Total assets (P/C)	0			0			0			0					0			
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0					0			
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	28.71	11.20	98	25.39	11.40	95	27.09	11.01	98	27.48	11.53	97	22.77	13.70	90			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	0	0	
Net assets of broker-dealer subsidiaries / Consolidated assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49	0	0	

Foreign Activities

Dollar Amount in Thousands	03/31/2021	03/31/2020		12/31/2020		12/31/2019		12/31/2018	
Foreign Activities									
Total foreign loans and leases	0		0		0		0		0
Real estate loans.....	0		0		0		0		0
Commercial and industrial loans	0		0		0		0		0
Loans to depository institutions and other banks acceptances	0		0		0		0		0
Loans to foreign governments and institutions	0		0		0		0		0
Loans to individuals	0		0		0		0		0
Agricultural loans.....	0		0		0		0		0
Other foreign loans.....	0		0		0		0		0
Lease financing receivables.....	0		0		0		0		0
Debt securities	0		0		0		0		0
Interest-bearing bank balances	0		0		0		0		0
Total selected foreign assets	0		0		0		0		0
Total foreign deposits	0		0		0		0		0
Interest-bearing deposits	0		0		0		0		0
Non-interest-bearing deposits.....	0		0		0		0		0
Analysis Ratios									
Yield: Foreign loans		0.04		0		0.05		0	
Cost: Interest-bearing deposits.....		0.88		1.79		1.24		2.53	
Net Losses as a Percent of Foreign Loans by Type									
Real estate loans									
Commercial and industrial loans								2.35	3.83
Foreign governments and institutions									
Growth Rates									
Net loans and leases.....		-40.26		-41.40		5,672.05		-47.91	
Total selected assets.....		-15.36		-24.74		6.04		-25.04	
Deposits		-55.95		92.56		-44.89		2.53	
									-2.42

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

Dollar Amount in Thousands	03/31/2021	03/31/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Income from subsidiary holding companies	0	0	0	0	0	0	
Dividends	0	0	0	0	0	0	
Interest	0	0	0	0	0	0	
Management and service fees	0	0	0	0	0	0	
Other income	0	0	0	0	0	0	
Total income from subsidiaries	0	0	0	0	0	0	
Securities gains (losses)	0	0	0	0	0	0	
Other operating income	0	0	0	0	0	0	
Total operating income	0	0	0	0	0	0	
Operating Expenses							
Personnel expenses	0	0	0	0	0	0	
Interest expense	0	0	0	0	0	0	
Other expenses	3	3	10	10	10	0.00	
Provision for loan and lease losses	0	0	0	0	0	0	
Total operating expenses	3	3	10	10	10	0.00	
Income (loss) before taxes	-3	-3	-10	-10	-10		
Applicable income taxes (credit)	-1	-1	-2	-2	-2		
Extraordinary items							
Income before undistributed income of subsidiaries	-2	-2	-8	-8	-8		
Equity in undistributed income of subsidiaries	21,043	6,765	58,192	54,719	22,737	211.06	153.26
Bank subsidiaries	0	0	0	0	0	0	
Nonbank subsidiaries	0	0	0	0	0	0	
Subsidiary holding companies	21,043	6,765	58,192	54,719	22,737	211.06	153.26
Net income (loss)	21,041	6,763	58,184	54,711	22,729	211.12	153.23
Memoranda							
Bank net income	0	0	0	0	0	0	
Nonbank net income	0	0	0	0	0	0	
Subsidiary holding companies' net income	21,043	6,765	58,192	54,719	22,737	211.06	153.26

Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2021	% of Total Assets	03/31/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Common and preferred stock		0	0	0	0	0	0	0	0	0	
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies		617,683	99.97	540,826	99.97	613,852	99.97	540,565	524,896	14.21	41.82
Common and preferred stock		617,683	99.97	540,826	99.97	613,852	99.97	540,565	524,896	14.21	41.82
Excess cost over fair value		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0	0	
Other receivables		0	0	0	0	0	0	0	0	0	
Assets Excluding Investment in Subsidiaries											
Net loans and leases		0	0	0	0	0	0	0	0	0	
Securities		0	0	0	0	0	0	0	0	0	
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution		163	0.03	173	0.03	165	0.03	176	208	-5.78	608.70
Cash and due from unrelated depository institution		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment		0	0	0	0	0	0	0	0	0	
Intangible assets		0	0	0	0	0	0	0	0	0	
Other assets		7	0	4	0	6	0	4	0	75.00	600.00
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total assets		617,853	100.00	541,003	100.00	614,023	100.00	540,745	525,104	14.21	41.85
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0	0	
Securities sold (repos)		0	0	0	0	0	0	0	0	0	
Commercial paper		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures		0	0	0	0	0	0	0	0	0	
Other liabilities		0	0	0	0	0	0	0	20	-100.00	
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0	0	
Total liabilities		0	0	0	0	0	0	0	20	-100.00	
Equity Capital		617,853	100	541,003	100	614,023	100	540,745	525,084	14.21	41.88
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0	0	
Common stock		0	0	0	0	0	0	0	0	0	
Common surplus		0	0	0	0	0	0	0	0	0	
Retained earnings		351,256	56.85	311,860	57.64	367,250	59.81	331,340	303,315	12.63	-19.34
Accumulated other comprehensive income		-44,784	-7.25	-33,557	-6.20	-42,139	-6.86	-37,795	-38,824		
Other equity capital components		311,381	50.40	262,700	48.56	288,912	47.05	247,200	260,593	18.53	
Total liabilities and equity capital		617,853	100.00	541,003	100.00	614,023	100.00	540,745	525,104	14.21	41.85
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0	0	
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0	0	
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0	0	

Parent Company Analysis—Part 1

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct	BHC	Peer # 2	Pct
Profitability															
Net income / Average equity capital	13.48	12.87	62	5.88	6.30	44	10.07	9.11	61	7.14	10.58	16	2.73	11.03	1
Bank net income / Average equity investment in banks		13.25			7.10			9.38			10.85			11.56	
Nonbank net income / Average equity investment in nonbanks		11.74			10.48			9.69			12.07			10.83	
Subsidiary HCs net income / Average equity investment in sub HCs	13.67	11.13	70	5	4.73	60	10.02	8.82	70	10.18	15.16	60	3.89	9.40	22
Bank net income / Parent net income	0	103.17	3	0	110.40	3	0	104.93	3	0	103.77	3	0	104.73	2
Nonbank net income / Parent net income	0	0.58	26	0	1.40	26	0	1.04	25	0	1.08	24	0	0.99	23
Subsidiary holding companies' net income / Parent net income	100.01	102.20	40	100.03	119.15	33	100.01	101.16	44	100.01	92.33	40	100.04	90.39	44
Leverage															
Total liabilities / Equity capital	0	11.68	2	0	10.22	2	0	11.62	1	0	9.66	2	0	9.50	5
Total debt / Equity capital	0	5.76	24	0	4.27	24	0	5.79	23	0	3.93	27	0	3.94	26
Total debt + notes payable to subs that issued TPS / Equity capital	0	9.83	14	0	8.42	12	0	9.67	14	0	7.99	13	0	7.93	12
Total debt + Loans guaranteed for affiliate / Equity capital	0	5.76	24	0	4.31	24	0	5.79	23	0	3.97	27	0	3.98	26
Total debt / Equity capital – excess over fair value	0	5.76	24	0	4.27	24	0	5.79	23	0	3.93	27	0	3.94	26
Long-term debt / Equity capital	0	5.73	24	0	4.01	27	0	5.67	25	0	3.86	27	0	3.76	28
Short-term debt / Equity capital	0	0	48	0	0.09	43	0	0.01	46	0	0.01	46	0	0.03	45
Current portion of long-term debt / Equity capital	0	0	46	0	0	46	0	0	47	0	0	47	0	0	46
Excess cost over fair value / Equity capital	0	0	45	0	0	46	0	0	45	0	0	46	0	0	46
Long-term debt / Consolidated long-term debt	0	22.37	23	0	15.79	25	0	20.97	23	0	14.37	26	0	15.49	26
Double Leverage															
Equity investment in subs / Equity capital	99.97	104.94	36	99.97	104.84	31	99.97	104.49	34	99.97	104.21	36	99.96	104.10	34
Total investment in subs / Equity capital	99.97	105.28	34	99.97	105.17	30	99.97	104.82	33	99.97	104.48	34	99.96	104.38	34
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0	0.37	36	-0.01	0.93	31	0	0.49	34	0	0.44	36	-0.01	0.36	32
Equity investment in subs – equity cap / Net income-div (X)		1.12			2.76			1.45			1.47			1.18	
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	33.33	123.30	27	33.33	155.57	20	20	121.76	6	20	153.39	6	20	113.37	8
Cash from ops + noncash items + op expense / Op expense + dividend	33.33	140.91	23	0	160.07	6	-10	138.81	2	-210	152.31	2	1,970	123.74	98
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	33.33	91.27	28	0	75.34	23	-10	140.42	4	-210	105.99	2	1,970	108.88	99
Pretax operating income + interest expense / Interest expense		1,365.90			5,770.74			2,318.94			17,211.14			1,631.73	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref		1,283.53			1,663.81			1,435.81			2,481.22			1,015.91	
Dividends + interest from subsidiaries / Interest expense + dividends		110.20			170.29			137			196.13			140.89	
Fees + other income from subsidiaries / Salary + other expenses	0	3.06	40	0	5.48	40	0	4.45	39	0	3.91	38	0	3.76	37
Net income / Current part of long-term debt + preferred dividends (X)		216.97			16.34			52.16			71.69			106.04	
Other Ratios															
Net assets that reprice within 1 year / Total assets	0.03	2.39	42	0.03	1.37	46	0.03	2.19	43	0.03	1.59	46	0	1.59	31
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0			0			0			0			0	
Nonaccrual		0			0			0			8.16			0.70	
Total		0			0			0			8.16			0.70	
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	50	0	0	49	0	0	50	0	0	49	0	0	49
To nonbank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To subsidiary holding companies	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Total	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	0.07	31	0	0.11	29	0	0.09	31	0	0.13	29	0	0.14	27
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49

Parent Company Analysis—Part 2

	03/31/2021			03/31/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 2	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....		65.93			77.30			79.13			65.39			87.25	
Dividends declared / Net income	0	19.89	12	0	53.69	10	0	29.39	7	0	25.65	7	0	24.10	9
Net income – dividends / Average equity.....	13.48	10.05	78	5.88	3.31	66	10.07	6.36	83	7.14	7.61	42	2.73	8.12	4
Percent of Dividends Paid															
Dividends from bank subsidiaries		128.37			147.78			130.75			160.93			131.90	
Dividends from nonbank subsidiaries		0.45			0.72			3.01			2.59			2.83	
Dividends from subsidiary holding companies.....		0			0			0			0			0	
Dividends from all subsidiaries		142.60			168.67			158.62			209.89			144.51	
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries		28.97			86			43.52			45.88			33.37	
Interest income from bank subsidiaries.....		0.02			0.13			0.05			0.09			0.11	
Management and service fees from bank subsidiaries		0.25			0.79			0.57			0.47			0.32	
Other income from bank subsidiaries.....		0			0			0			0			0.01	
Operating income from bank subsidiaries.....		30.88			92.03			51.02			48.40			35.67	
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries		42.53			45.12			99.52			76.61			80.47	
Interest income from nonbank subsidiaries.....		0.01			0.17			0.07			0.91			0.31	
Management and service fees from nonbank subsidiaries		0			0.18			0.02			0.02			0.17	
Other income from nonbank subsidiaries.....		0.01			0			0.11			0.01			0.06	
Operating income from nonbank subsidiaries		45.32			57.35			105.70			83.73			96.62	
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....	0	57.61	30	0	43.92	27	0	29.39	30	0	65.48	20	0	43.51	22
Interest income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	45	0	0	44
Management and service fees from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	50	0	0.15	44
Operating income from subsidiary holding companies.....	0	57.61	30	0	43.92	27	0	29.39	30	0	65.48	20	0	43.66	22
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries		65.42			65.31			76.69			77.61			72.95	
Interest income from bank subsidiaries.....		0.62			2.06			0.11			0.23			0.55	
Management and service fees from bank subsidiaries		0.87			1.90			0.96			0.75			0.59	
Other income from bank subsidiaries.....		0.02			0			0.01			0.01			0.01	
Operating income from bank subsidiaries		77.21			80.20			84.80			94.06			89.39	
Dividends from nonbank subsidiaries		1.26			1.90			1.76			1.13			2.65	
Interest income from nonbank subsidiaries.....		0			0.01			0			0			0	
Management and service fees from nonbank subsidiaries		0			0			0			0			0	
Other income from nonbank subsidiaries.....		0			0			0			0			0	
Operating income from nonbank subsidiaries		2.92			3.37			2.06			1.56			3.33	
Dividends from subsidiary holding companies.....		0			0			0			0			0	
Interest income from subsidiary holding companies		0			0			0			0			0	
Management and service fees from subsidiary holding companies.....		0			0			0			0			0	
Other income from subsidiary holding companies		0			0			0			0			0	
Operating income from subsidiary holding companies		0			0			0			0			0	
Loans and advances from subsidiaries / Short term debt.....		722.09			613.06			400.31			1,178.56			854.19	
Loans and advances from subsidiaries / Total debt		48.93			70.56			59.71			70.71			81.26	